



# RESERVIST

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## Survivor Benefits Law

After more than seven years of extensive study and debate, a plan to allow retired members of the uniformed services to leave a portion of their retired pay to dependent survivors was enacted into law during this past session of Congress.

The law, entitled, "Uniformed Services Contingency Option Act of 1953", provides that service personnel may elect to receive a reduced amount of retired pay during their lifetime so that their dependent survivors may draw a portion of that pay after their death. It is designed to alleviate a hardship which often results when retired pay stops at the death of the retired person. Supported by leading representatives of the insurance industry and of the uniformed services, it has been declared sound and self-supporting.

All Regular and Reserve personnel in an active status or presently carried on a retired list are eligible to participate under the provisions of the law. Also, Reservists in an inactive status (in the Retired Reserve or on the Inactive Status List) who have completed 20 or more years of satisfactory Federal Service as defined in Public Law 810 (the Reserve non-disability retirement law) may take part in the plan.

Under the Act, you may select an annuity for your dependent survivors amounting to either one-eighth, one-fourth, or one-half of your reduced retirement pay. Your retired pay will be reduced accordingly by sum based upon your age and the age of your beneficiaries at the time of your retirement.

Here in brief, are the basic options you may choose:

(1) Annuity for your widow, payable until her death or remarriage.

(2) Annuity for your child or children, payable until none of them is under 18 or unmarried. Where there is an unmarried child incapable of self-support, the annuity continues until the marriage of such child, his recovery or his death.

(3) Annuity for both widow and children, payable until either death or remarriage of your widow, or until there are no unmarried children under 18, whichever is later. This annuity also continues in the event there is a child incapable of self-support.

(4) Provision to cover prior death of all beneficiaries, under which full retired pay is then restored and no further reductions made. This may be included with any of the above three options.

As an example of how the annuity works, assume that you retired at the age of 60, and that your wife is five years younger than you. Assume further that your annual retired pay is \$3,000. Actuarial calculations are made so that the reduced pay you draw during your lifetime in a retired status plus the annuities to be paid to your widow will not cost the Government any more on the average than what the Government would ordinarily pay you alone.

Under option 1, an annual deduction of \$456 might be required in order to insure that your widow received one half of your retired pay until her death. Your annual retired pay would then be reduced from \$3,000 to \$2,544, but annual payments of \$1,272 would be made to her after your death and continued until her death. (These figures are only used for the purposes of illustration, but in any event the cost of the plan would be less if your wife were older and more if she were younger, because of the difference in life expectancies).

In order to participate in the option plan, you must make an election before completing 18 years of service creditable for pay purposes, and current instructions state that applications should normally be submitted during the 18th year of creditable service. If you have 18 or more years of service now, or if you are already in a retired status, you must execute the required forms by 30 April 1954 in order to qualify for

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### Season's Greetings From The Commandant

Now that we are approaching the holiday season and the beginning of the New Year, it is a pleasure for me to extend greetings to members of the Coast Guard Reserve and their families. I wish you all a Merry Christmas and a Happy New Year.



*Merlin O'Neill*

MERLIN O'NEILL,  
Vice Admiral, U.S. Coast Guard,  
Commandant.

### Income Tax Deductions Include Volunteer Reserves

The November issue of the RESERVIST quoted a ruling by the Bureau of Internal Revenue that transportation expenses incurred by members of Organized units in traveling to and from drills may be deducted as ordinary and necessary business expenses for income tax purposes. The ruling has since been amplified to include members of the Volunteer Reserve who are required to make trips between their place of business or employment and the place where the drills are held. When transportation expenses are incurred for transportation between his residence and the place where the drills are held, the Volunteer Reservist may deduct an amount not to exceed what it would have cost him to go from his principal place of employment, but not to exceed what he actually spent.

This is a modification of the 4 March 1953 ruling.



## Know Your Reserve Leaders

Rear Admiral James Albert Hirshfield, United States Coast Guard, was born in Cincinnati, Ohio on July 30, 1902. He received his early education in San Antonio, Texas and was graduated from Main Avenue High School in that city. During 1921 and 1922 he attended the University of Texas, and was appointed a cadet in the U. S. Coast Guard in July of the latter year.

Graduated and commissioned an Ensign on October 17, 1924, he subsequently was promoted in rank as follows: Lieutenant (jg), October 17, 1926; Lieutenant, October 17, 1928; Lieutenant Commander, October 17, 1932; Commander, August 17, 1942; Captain, December 1, 1943; Commodore, June 1, 1945; (reverted to Captain, February 12, 1948;) and Rear Admiral, October 1, 1951.

The first five years of his career were spent on destroyers based at New London, Conn. He served on the CUMMINGS, HENLEY, WILKES, DOWNES, FANNING and CASSIN.

From 1930 to 1932 he had several assignments, including a short tour in Alaska. In March of 1932 he commissioned the Coast Guard Cutter HERMES at Bath, Maine and served as her Commanding Officer until June of 1933, when he was transferred to the Coast Guard Cutter PONTCHARTRAIN in Norfolk, Va. and served on that vessel as Executive Officer for a year. In July of 1934 he was ordered to the Coast Guard Academy at New London, Conn. as an instructor, remaining in that detail until 1937.

From August 1937 to October 1940, he was assigned to Coast Guard Headquarters, Washington, D. C. While on this tour of duty he took a resident course of instruction in law at George Washington University where he received a Bachelor of Laws degree in June 1939. His next assignment placed him in command of the Cutter ONONDAGA. Prior to detachment from this ship in March 1942, he also served for a short time as Captain of the Port of Astoria, Ore. In May 1942, he reported for duty in connection with outfitting the CITY OF CHATTANOOGA, and served as Commanding Officer of that ship when it was commissioned.

His next assignment, from September 1942 to May 1943, was that of Commanding Officer of the Cutter CAMPBELL. While he was in command of this ship on escort operations in the Atlantic the CAMPBELL caught an enemy submarine on the surface, collided with the sub while attempting to ram it, and finally sank it with gunfire. Several prisoners were taken. Although injured during the encounter, Rear Admiral Hirshfield remained in command through-



Official Coast Guard Photo

October 29 Rear Admiral Russel E. Wood, Commander of the Fifth Coast Guard District, made a formal inspection tour of the Vessel Augmentation Unit in Portsmouth, Virginia.

out the action and subsequent operations. For "Extraordinary heroism and distinguished service in action" as Commanding Officer of the CAMPBELL during this action he received the Navy Cross. He also holds the Purple Heart for injuries received at the time of the encounter with the submarine.

Upon termination of his duty as Commanding Officer of the CAMPBELL he again was assigned to Coast Guard Headquarters where he served as Vice Chairman of the Merchant Marine Council. Detached from Coast Guard Headquarters he reported as Assistant District Coast Guard Officer of the 9th Naval District, Cleveland, in January 1945 and in July was designated 9th District Coast Guard Officer and promoted temporarily to the rank of Commodore which he held until 1 November 1948. He served as District Coast Guard Officer and Commander of the 9th Coast Guard District until September 1950.

At that time he returned to Headquarters to serve as Assistant Chief, Office of Merchant Marine Safety and Vice Chairman of the Merchant Marine Council until October 1951, when he was designated Chief, Office of Personnel, his current assignment.

In December, 1952, Rear Admiral Hirshfield was designated Flag Officer in charge of Reserve affairs as collateral duty.

## CG Promotion Board Held To Consider Reserve Ensigns

On 6 October 1953, a Coast Guard Promotion Board was convened at Headquarters to consider Reserve Ensigns for promotion to the grade of Lieutenant (junior grade) for temporary service. To be eligible for consideration, Ensigns must have had eighteen months of commissioned service by 6 December 1953.

The CG Board has completed its deliberations and results will be published in the immediate future.

## Officer Course Cancelled; Date Changed For Another

The following changes have been made in courses available to officers in the "Armed Service Training Schools":

The two-weeks Reserve Officer Phase III Advanced course at Fleet Sonar School, Key West, (Course No. 80), has been canceled.

The reporting date for the three-weeks Industrial Security-Facilities Security course for Port Security Officers at Army Field Forces School, Camp Gordon, Georgia, (Course No. 104), has been changed from 8 May 1954, to 9 January 1954.



# Want to Know How to Calculate Your Retirement Pay? Here's How

Here's a quick and reliable method developed by BuPers retirement officials to compute your future retirement pay if you are planning to retire after 20 or more years' satisfactory Federal service in the Coast Guard Reserve.

The extreme left-hand column shows retirement points in units of 1000. Run down that column until you reach the line indicating, in units of 1000, the number of retirement points you anticipate earning. For example, if you expect to earn approximately 1700 retirement points, stop at the line indicating 1000. Now, find your basic pay at time of retirement at the top of the table. For example, if you expect to be a lieutenant

with 21 years' service when you retire, you will use column 11.

At the point where the two lines meet, you will find your retired pay for 1000 retirement points. Add to this the amount of retirement pay for 700 retirement points, which may be determined by running down the retirement point column to the 7000-point line; crossing to your basic pay column; then moving the decimal point one digit to the left. Follow the same procedure for additional digits except, of course, you will move the decimal point two digits to the left for 10's, three digits for one's. If you're confused at this point, these examples may help:

Captain  
25 years' service  
3571 retirement points  
(use column 2)  
3000 points = \$138.94  
500 points = 23.16  
70 points = 3.24  
1 point = .05  
  
\$165.39

Lieutenant  
21 years', 11 months' service  
1692 retirement points  
(use column 11)  
1000 points = \$30.87  
600 points = 18.53  
90 points = 2.78  
2 points = .06  
  
\$52.24

PO1  
30 years' service  
5759 retirement points  
(use column 26)  
5000 points = \$90.24  
700 points = 12.63  
50 points = .90  
9 points = .16  
  
\$103.93

Rank or Pay Grade	Captain				Commander			Lieutenant Commander			Lieutenant		Lt. (jg)
Column Number	1	2	3	4	5	6	7	8	9	10	11	12	13
Years of Service	20	22	26	30	20	22	26	20	22	26	20	22	20
Monthly Basic Pay	\$637.26	\$666.90	\$696.54	\$726.18	\$548.34	\$577.98	\$607.62	\$503.88	\$518.70	\$533.52	\$444.60	\$459.42	\$363.10
Retirement Points	1000	44.25	46.31	48.37	50.43	38.08	40.14	42.19	34.99	36.02	37.05	30.87	31.90
	2000	88.51	92.62	96.74	100.86	76.16	80.27	84.39	69.98	72.04	74.10	61.75	63.80
	3000	132.76	138.94	145.11	151.29	114.24	120.41	126.59	104.97	108.06	111.15	92.62	95.71
	4000	177.02	185.25	193.48	201.72	152.32	160.55	168.78	139.97	144.08	148.20	123.50	127.62
	5000	221.27	231.56	241.85	252.15	190.40	200.69	210.98	174.96	180.10	185.25	154.37	159.52
	6000	265.52	277.87	290.22	302.57	228.47	240.82	253.17	209.95	216.12	222.30	185.25	191.43
	7000	309.78	324.19	338.60	353.00	266.55	280.96	295.37	244.94	252.15	259.35	216.12	223.33
	8000	354.03	370.50	386.97	403.43	304.63	321.10	337.57	279.93	288.17	296.40	247.00	255.24
	9000	398.29	416.81	435.34	453.86	342.71	361.24	379.76	314.92	324.19	333.45	277.87	287.14

Rank or Pay Grade	Ensign	Commissioned Warrant Officer (W-2)				Warrant Officer (W-1)			Chief Petty Officer			Petty Officer 1	
Column Number	14	15	16	17	18	19	20	21	22	23	24	25	26
Years of Service	20	20	22	26	30	20	22	26	20	22	26	20	22
Monthly Basic Pay	\$326.04	\$317.77	\$332.90	\$348.04	\$363.17	\$279.95	\$295.08	\$310.21	\$275.18	\$290.47	\$305.76	\$244.61	\$259.90
Retirement Points	1000	22.64	22.07	23.12	24.17	25.22	19.44	20.49	21.54	19.11	20.17	21.23	16.97
	2000	45.28	44.13	46.24	48.34	50.44	38.88	40.98	43.08	38.22	40.34	42.47	33.97
	3000	67.92	66.20	69.35	72.51	75.66	58.32	61.47	64.63	57.33	60.51	63.70	50.96
	4000	90.57	88.27	92.47	96.68	100.88	77.76	81.97	86.17	76.44	80.69	84.93	67.95
	5000	113.21	110.34	115.59	120.85	126.10	97.20	102.46	107.71	95.55	100.86	106.17	84.93
	6000	135.85	132.40	138.71	145.02	151.32	116.65	122.95	129.25	114.66	121.03	127.40	101.92
	7000	158.49	154.47	161.83	169.19	176.54	136.07	143.44	150.80	133.77	141.20	148.63	118.91
	8000	181.13	176.54	184.94	193.36	201.76	155.53	163.93	172.34	152.88	161.37	169.87	135.89
	9000	203.77	198.61	208.06	217.52	226.98	174.97	184.42	193.88	171.99	181.54	191.10	152.88



## The Armed Forces Reserve Medal

The Executive Order establishing the Armed Forces Reserve Medal was recently amended to extend eligibility to certain additional classes of Reserve personnel.

Originally issued in 1950 to give recognition for long and faithful Reserve service, the medal is authorized for award to any member or former member of a Reserve component of the Armed Forces of the United States upon the completion of ten years of honorable Reserve service within a period of twelve consecutive years.

While time spent as a member of a Regular component cannot be credited toward fulfillment of the 10 year service requirement, such time no longer constitutes a break in Reserve service for purposes of computing consecutive years of service. Also, time served concurrently in Reserve and in Regular components is now creditable toward award of the medal.

For example, a member with 12 years of Reserve service who has concurrently served more than two years in a Regular component is now eligible for the first time, as is a member whose ten years of Reserve Service were interrupted by more than two years of Regular service.

Persons who now consider themselves qualified to wear the medal and desire to apply under the revised regulations should complete and forward to the Commandant (PR) Form CG-3356 (9-52), which may be obtained by writing to your District Director of Reserve.

## Exams for PO Advancements In Organized Program

The Commandant has approved a new policy which will no longer require correspondence courses for advancement in rating for personnel in the organized program.

In their place, service-wide written examinations will be established. However, personnel who satisfactorily complete a course in which they are now enrolled may be advanced under the old provisions until 28 February 1954.

The new procedure applies to all rates up to and including petty officer first class. While the correspondence courses are eliminated as a requirement for advancement, petty officers and seamen are urged to take them. In most instances, these courses are the best preparation for the examinations.

For seaman recruits and seaman apprentices in the curricula of the Training Manual, the end-of-course examinations will be the promotion examinations.

In order to be advanced, the Reservist must obtain a satisfactory mark in the written examination in addition to meeting certain requirements such as time in grade, active duty for training, etc.

The examinations for promotion to third, second, and first class petty officer will be given semi-annually. The schedule for examinations with the necessary instructions will be published by Headquarters.

The requirements and procedures for advancement from first class petty officer to chief petty officer (acting) were described in the November issue of the RESERVIST.

## Report Address Change

Reservists are reminded that they are required to report to their District Commanders any change of permanent home address, a temporary change of more than a month, or intention to travel or reside in a foreign country regardless of the length of time.

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the plan. Application at other times will be considered in only two cases. A person who retires as the result of a physical disability before completing 18 years of service is eligible to come under this Act but must elect an option at the time of his retirement and a person who is a prisoner of war at the time he completes 18 years of service will have six months after repatriation in which to elect an option.

Except as indicated above, note that failure to execute the required option before you complete 18 years of service will forever bar you from the benefits of the plan, whereas if you do execute it, even though you have no dependents at that time, it will do no harm. Deductions are not made until you actually retire, and if you have not acquired dependents by that time, no deductions will be made.

Anyone desiring further information should write to his District Commander (dcr) who will furnish a copy of Personnel Circular No. 31-53, containing instructions for application, together with forms and tables.

## VTU District Conferences

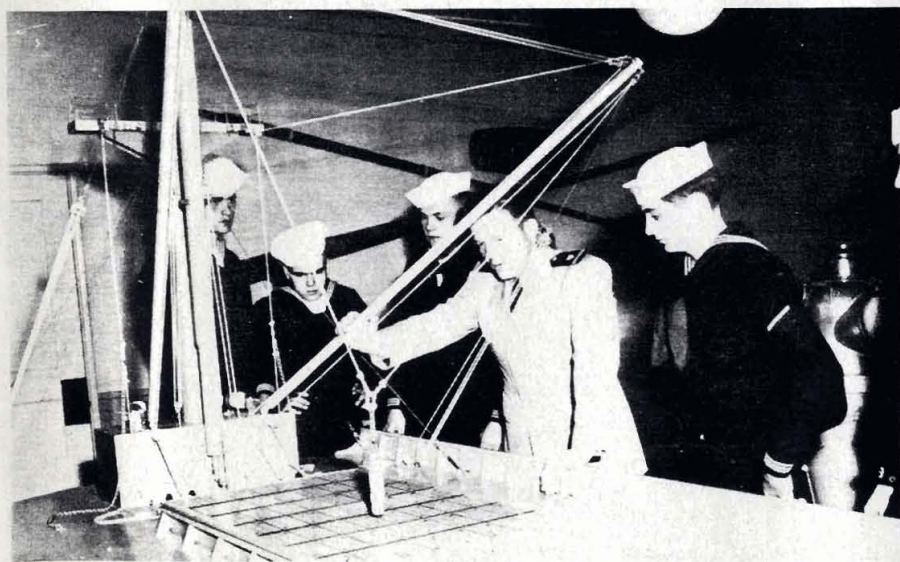
Several Districts have already held the VTU conference authorized by the Commandant recently.

Commanding officers and training officers of Volunteer Training Units met with the Reserve Director and his assistant. A wide variety of Reserve subjects and problems were discussed at the conference.

Many worthwhile suggestions and comments have been made in the reports received at Headquarters to date.

## The Coast Guard RESERVIST

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Official Coast Guard Photo

Ensign B.F. Emery points out how booms work in cargo handling to member of the Port Security Unit in Portland, Oregon.